

**A M E N D M E N T S   T O   T H E   S P E C I F I C A T I O N**

Immediately following the heading on Page 1 of “CROSS REFERENCE TO RELATED APPLICATIONS”, please **REPLACE** the paragraph that includes the priority information with the following **REPLACEMENT PARAGRAPH** as follows:

**[0100]**     This application is a continuation-in-part of United States Patent Application Serial No. 09/994,569 entitled “METHOD AND SYSTEM FOR AUTHORIZATION OF ACCOUNT-BASED TRANSACTIONS” filed in the name of Jay S. Walker, Daniel E. Tedesco, Andrew S. Van Luchene, and James A. Jorasch on November 27, 2001, and issued on July 23, 2003 as U.S. Patent No. 6,597,770; which is a continuation-in-part of United States Patent Application Serial No. 09/417,182 entitled “METHOD AND SYSTEM FOR CONTROLLING AUTHORIZATION OF CREDIT CARD TRANSACTIONS” filed in the name of Jay S. Walker, Daniel E. Tedesco, Andrew S. Van Luchene and James A. Jorasch on October 12, 1999, and issued on December 4, 2001 as U.S. Patent No. 6,327,348; which is a continuation of United States Patent Application Serial No. 09/036,131 entitled “METHOD AND SYSTEM FOR CONTROLLING AUTHORIZATION OF CREDIT CARD TRANSACTIONS” filed in the name of Jay S. Walker, Daniel E. Tedesco, Andrew S. Van Luchene and James A. Jorasch on March 6, 1998, and issued on December 7, 1999 as U.S. Patent No. 5,999,596. Each of the above applications is incorporated herein by reference.